



**CITY OF COTTAGE GROVE**  
**WEB PAYMENT POLICY**

400 E. Main Street  
Cottage Grove, OR 97424  
Phone: (541) 942-3346  
Fax: (541) 942-5125  
[www.cottagegrove.org](http://www.cottagegrove.org)

- A. The City of Cottage Grove provides several options for customers to make payments on their utility bills:
- (1) In person—Payments may be made by cash, check, money order, or debit and credit cards at City Hall, 400 E. Main Street, Cottage Grove, Oregon.
  - (2) Drop box—Payments may be made by check or money order at the City Hall Drop Box (located inside the first set of sliding doors).
  - (3) Electronically—Payments may be made through the City’s website. Customers can set up an account or use the one-time payment option. The City accepts Visa, Mastercard, Discover, either debit or credit.
  - (4) Auto Pay—Payments may be debited directly from the customers checking or savings account by completing an Auto Pay Authorization form.
  - (5) On-Line Bill Pay—Customers may be able to generate payments through their financial institution, made payable to the City of Cottage Grove. Please identify the account number to ensure that payment is applied correctly to the account.
- B. The City will accept debit or credit cards presented in the following manner:
- (1) Presented in person. The cashier will check the following:
    - a) Require proof of identification
    - b) Check expiration date of the card; and
    - c) Compare the signature on card to customer’s signature on identification;
  - (2) Electronically through the City of Cottage Grove’s website.
- C. If a card is rejected by the processing company at the time it is presented, the City will accept payment by another method (cash, check or another debit or credit card). If payment by credit or debit card is not honored by the issuing company or entity on which the funds are drawn, the City will charge a service fee to the person presenting the card. The amount of the service charge shall be the same as the fee charged for a returned check drawn on an account with insufficient funds.
- D. Electronic payments must be made at least one day in advance of the date the customer wants the transaction(s) to be posted to the account in order to provide sufficient time for the payment to be processed. Electronic payments made 24 hours or less before a scheduled discontinuance of service may not be posted to the account in time to avoid service interruption. A confirmation number does not assure that a payment was electronically transferred, but indicates that the payment is being verified.

The actual posting of funds to a customer account may take up to 48 hours once a confirmation number is received.

E. If a credit or debit card is used to pay a start of service deposit, or to avoid a discontinuance of service, the customer must:

(1) Pay the transaction/bill online.

(2) Make note of and provide the City of Cottage Grove Finance department with the confirmation number.

**F. Credit Card Refund Policy.**

In cases where a customer believes a fraudulent charge has occurred on his or her credit/debit account, the customer should contact his or her bank.

In cases where a customer believes there is a duplicate or inaccurate charge on his or her credit card, they should contact the Finance Department at (541) 942-3346. Over charges based upon inaccurate invoices will be credited towards future bills. Erroneous charges due to processing errors of credit or debit cards will be credited back to the original credit card. Refunds in excess of the original charge or cash refunds are prohibited. The City will not make cash advances or cash returns on cards presented.

**G. Chargebacks.**

Occasionally, a customer will dispute a payment card transaction, ultimately leading to a chargeback. In the case of a chargeback, staff will notify the Finance Director or the City Manager in the absence of the Finance Director immediately upon receipt of the notice from the issuing bank, to enable the City to provide appropriate support and documentation for the charge.

**H. Privacy Policy.**

Under Oregon law, much of the information provided by a customer for Utility Billing is considered public and is available to anyone upon request, except the following:

(1) A customer's social security number;

(2) Information regarding a customer's credit card; and

(3) Information regarding a customer's bank account.

Customer credit and debit card and banking information is private and will be provided only to the customer and to the City of Cottage Grove staff who are involved in processing customer's payments. This may include City employees, employees of applicable financial institutions, and other third-party service providers.

The City will not transmit cardholder data or sensitive authentication data via email. The City restricts access to cardholder data. For paper media, cardholder data shall be shredded upon receipt and not stored unless approved by the Finance Director and stored appropriately for legitimate business purposes.

**I. Training.**

Employees who are expected to be given access to cardholder data shall be required to complete upon hire, and at least annually thereafter, security awareness training focused on cardholder data security. At least annually, employees shall be required to acknowledge, that they have received training, understand cardholder security requirements, and agree to comply with these requirements.